

Evan Martyndale Livingstone, SBN 252008
182 Farmers Lane, Suite 100A
Santa Rosa, CA 95405
Tel: (707) 571-8600
Fax: (707) 676-9112
Email: evanlivingstone@sbcglobal.net
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:)	Case No.	09-11656
)		
Deborah Kay Callaway)	Chapter 13	
)		
Debtor.)		
)		

ORDER VALUING LIEN OF HOME LOAN SERVICES INC AS \$0

On June 25, 2009, Debtor filed a motion to value the junior lien of HOME LOAN SERVICES INC (Lienholder) against the property commonly known as 79 William St. #M, Cotati CA 94931 (Real Property). The lien which Lienholder holds on Real Property was created by a deed of Trust recorded on 2/28/2006 with the Sonoma County Recorder as Instrument No. 2006023196 (the Lien). Lienholder's loan, which is secured by the Lien is Loan No. 7591044648690, had a principal balance of \$73,518 on the date Debtor's petition was filed .

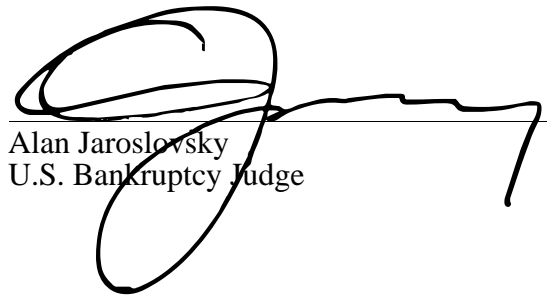
The court finds that notice of motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtor's motion, THE COURT HEREBY ORDERS as follows:

1) For purposes of Debtor's chapter 13 plan only, the Lien which Lienholder holds on Debtor's Real Property is valued at zero dollars (\$0), and may not be enforced, pursuant to 11 U.S.C. §§506, 1322(b)(2) and 1327.

1 2) Upon entry of discharge in Debtor's chapter 13 case, the Lien shall be voided
2 for all purposes.

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4 3) If Debtor's chapter 13 plan is dismissed or converted to one under another
5 chapter of the bankruptcy code before Debtor obtains a discharge, this order shall cease
6 to be effective and the Lien shall be retained to the extent recognized by applicable law.

7 Dated: October 15, 2009

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10 Alan Jaroslovsky
11 U.S. Bankruptcy Judge
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